

Serving the 3rd Infantry Division (Mechanized), the Fort Stewart and Hunter Army Airfield communities

Guardsmen awarded Purple Hearts

Spc. Robert Adams
Pfc. Emily J. Danial

Staff Writers

The Mississippi National Guard Adjutant General, presented two Soldiers from the 890th Engineer Battalion, Gulfport, Miss., Purple Heart medals Jan. 7 in two ceremonies, one at Hunter Army Airfield and the other at Fort Stewart.

Maj. Gen. James B. Lipscomb presented the first medal to Spc. Patrick Lee Garrett at Hunter.

“To be able to be here today, and to be able to make an award to a Soldier who has survived wounds in combat is very rewarding,” Lipscomb said. “I’m very thankful that he’s safe and alive here.”

Garrett, a heavy machine operator, sustained shrapnel injuries in his jaw, face and arm from an Improvised Explosive Device during stabilization operations in Fallujah Sept. 12.

“(The Purple Heart) is one of the medals you never want ... I mean, you don’t want to get injured, but when you do, it’s an honor to receive it,” Garrett said.

“I am here to recognize two Soldiers for receiving wounds in combat.”

Maj. Gen. James B. Lipscomb
Mississippi National Guard Adjutant General

The mission of the 890th is horizontal and vertical construction in Iraq.

“We supported the (3rd Infantry Division [Mechanized]) by setting up air conditioning, bathrooms and clearing out areas and buildings for units to set up base,” said Pfc. Rodney Calhoun, the second Purple Heart recipient.

Calhoun and Garrett were two of several Soldiers hurt in

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Pfc. Emily J. Danial

Maj. Gen. James B. Lipscomb, the Mississippi National Guard AG, and Spc. Patrick Lee Garrett, 890th Eng. Bn., pose for a photo Jan. 7 after Lipscomb awarded Garrett the Purple Heart Medal.



Pfc. Benjamin T. Brody

As confetti flies, Staff Sgt. Betty Petties gets a big hug from her friend Lavonya Thompson after returning from an 11-month deployment in support of Operation Iraqi Freedom.

Finally home

396th Trans. returns from Iraq

Pfc. Benjamin T. Brody

Staff Writer

Following an 11-month deployment in support of Operation Iraqi Freedom, the 396th Transportation Company returned to Fort Stewart Tuesday to a hero’s welcome. Friends and family members of 115 returning Soldiers gathered at Newman Gym in eager anticipation of the unit’s return.

“It’s been really hard without her,” Garth Graham said of his wife, Spc. Tracey Graham.

“We talked on the phone a few times a week and I missed her so much. The first thing we’re going to eat is some real Jamaican food.”

The 396th is a Palletized Loading System unit that trucks supplies, a specialty that is in great demand in Iraq. The unit falls under the 24th Corps Support Group, which frequently works with 3rd Infantry Division (Mechanized) but is actually aligned under 1st Corps Support Command, which is why the 396th, and others from the group, did not return with 3rd Inf. Div. this fall.

Local members of the Vietnam Veterans of America passed out flags to the crowd, as they have at every flight of Soldiers returning from Iraq, said VVA president Paul Spence.

“We want to make sure that every Soldier gets a good welcome back,” Spence said. “People are really pulling together in this country and supporting our troops regardless of their own political feelings.”

The 396th, still clad in desert camouflage,

“It’s wonderful to have the 396th back — our group is almost completely home.”

Col. Roberta Woods
24th CSG commander

marched proudly into the gym as the crowd in the risers screamed, cried and waved flags. Several babies who had not yet met their fathers stared wide-eyed at the helmeted Soldiers marching toward them. Eight month old Alfred Martin, Jr. was dressed in desert camo awaiting his father, Staff Sgt. Alfred Martin, Sr.

Col. Robert Caslen, 3rd Inf. Div. Assistant Division Commander (Maneuver) congratulated the 396th Soldiers on a job well done and praised the fact that they suffered no casualties during their frequently dangerous missions.

“It’s only me standing between you and your loved ones,” Caslen said. “We’re going to sing the Dogfaced Soldier Song and the Army song, and then I’ll let you go.”

The 3rd Inf. Div. Band played the two songs as the Soldiers sang along. When the Army song ended, the two crowds crashed together like waves as flash bulbs popped and confetti flew through the air. Soldiers tearfully embraced their families and each other as a long, difficult deployment finally ended completely.

“It’s wonderful to have the 396th back — our group is almost completely home,” said 24th CSG commander Col. Roberta Woods. “One of the Soldiers told me he just wants to go to a movie and eat popcorn.”

“It feels great to be back,” said truck driver Pfc. Kendall Abraham. “I’m going to go get some gumbo.”

Contractor takes over access control at Stewart

Spc. Jacob Boyer

Staff Writer

Members of the Fort Stewart community were greeted with a new site when they returned to work after New Year’s Weekend: civilians at the gates.

Security guards employed by civilian contractor Akal Security and supervised by military police took over security duties for the post to allow the Soldiers who have been guarding the gates since 2001 to focus on training, said Donald P. Police, deputy director, Directorate of Public Safety. The switch to civilian guards is part of a Department of the

Army initiative.

“The intent of this is to relieve the Reserve and National Guard units from the access control and security missions they were doing and get them back on their war-time missions,” he said.

The new guards allow about 160 Soldiers a day to focus on their units’ missions rather than garrison security, said Lana D. Wright, chief, Strategic Plans, Operations, Training and Resource Division.

Having guards that work at the gates every day will also improve force protection at Stewart, Wright said.

“We won’t have to take the time to

re-train Soldiers every 30 days when we get a new group,” she said. “They’re just not used to detecting behavior. With no turnover, the guards will become very proficient in their functions. They may identify behavior that has been permitted through because the person who was there was unfamiliar with it. The more you do the job, the better you get.”

Wright said the move to civilian security was rooted in the original switch to full access control of Army posts in Spring 2001.

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Special to the Frontline

Civilian security guard Albert Wiggins checks a Soldier's ID card at Gate 1. Security guards provided by Akal began manning Stewart's force protection points Jan. 4.

Weather Forecast

FRI		
High		Low
58°		37°
SAT		
High		Low
54°		40°
SUN		
High		Low
63°		37°

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Photos by Spc. Robert Adams

M2A2 Bradley fighting vehicles from 1/15 Inf. line up outside the draw yard at the National Training Center at Fort Irwin, Calif., before moving out Monday.

Draw yard: First stop at NTC



An M113 armored personnel carrier rolls out of the draw yard after its crew finished the its maintenance Sunday.



Sgt. Edward Rahming, HHC, 2/69 Armor marks off vehicles that have passed quality control checks at the brigade vehicle tracking station in the draw yard.



Spc. Randy Cole, B Co., 2/69 Armor, performs quality control checks on a M998 humvee at the draw yard Sunday.

Spc. Robert Adams
Staff Writer

FORT IRWIN, Calif. — The first stop for the Soldiers of 3rd Brigade, 3rd Infantry Division (Mechanized) and supporting forces after hitting the ground at the National Training Center at Fort Irwin, Calif., is the draw yard, where they perform maintenance checks and pick up assigned vehicles that will be used to train there.

Starting Sunday, Soldiers began to make the hike from the dust bowl to the massive draw yard to find their units vehicles.

“The process begins early in the morning with a briefing on how to complete the draw yard process,” said Sgt. Kingsley Lee, Nuclear Biological Chemical noncommissioned officer for B Company, 2nd Battalion, 69th Armor Regiment.

All vehicles in the draw yard are set up in rows according to units’ allotted numbers of vehicles needed to complete the mission.

Once Soldiers find the vehicle they will be using during the exercise, they must first complete preventive maintenance checks and services on the vehicle.

“It is important to make sure the maintenance done on the vehicles is done correctly, timely and to standard,” said Sgt. First Class Jose Feliciano, scout platoon sergeant for Headquarters and Headquarters Company, 2/69 Armor.

“As a platoon sergeant, I’ve got to make sure I’ve got good equipment so that way there is no chance of any equipment breaking down out there,” Feliciano said. “It makes my life easier knowing I’ve got good equipment and won’t have to find parts for disabled vehicles.”

Soldiers then find a civilian mechanic from Vinnell Corporation to take a final look over the vehicle and approve it to go on a mile and a half test drive.

Preventative maintenance checks and services are done en route to the quality assurance/quality control station where an after PMCS is performed.

“If a vehicle needs to be fixed, we hand the vehicle over to the civilian mechanics to perform the service and once fixed, it comes back through for a final quality assurance/quality control before it is cleared for operations,” said Sgt. First Class Lawrence McGhee 2/69 Armor QA/QC station NCO in charge.

“If vehicles are problem free, Soldiers process out of the draw yard and bring them to their assigned motor pool,” said Pfc. Susan Gonzalez, A Company, 203rd Forward Support Battalion commander’s driver. “We will then get out in the box, get the job done, and go home,” Gonzalez added.

“The training here gets us familiarized with the desert and helps Soldiers feel more comfortable with the vehicles and equipment,” Lee said. “Without the training there would be a lot of miscommunication during wartime,” Lee said.

“I have 75 percent new Soldiers to NTC, and I’m using the knowledge I have gained being here during five other rotations to train the Soldiers on the importance of correctly inspecting equipment and vehicles,” Feliciano said.

Feliciano added, “The main concern is the accomplishment of all missions assigned to us and to get everyone home safe.”

Keeping it running ...

DMMC ensures 3rd BCT has everything at NTC

Pfc. Emily J. Danial

Staff Writer

FORT IRWIN, Calif., — Although many Soldiers who trek out to the National Training Center at Fort Irwin, Calif., spend much of their time in the Dust Bowl or the maneuver training area, commonly known as the “Box,” many of them may not realize exactly how much goes on behind the scenes to keep their time there healthy and happy.

The Division Materiel Management Center shoulders the responsibility for keeping the Soldiers at NTC covered when it comes to supplies of every kind, and the first week of the 3rd Brigade, 3rd Infantry Division (Mechanized) rotation is a busy one for it.

“Materiel” refers to any materials that are specifically used for an army.

There are nine classes of materiel, according to Sgt. Maj. Keith C. Dawson, DMMC sergeant major — sustenance, general supplies, fuel, barrier materials, ammunition, sundries, end items (such as forklifts and other types of machinery), medical and repair parts.

The DMMC is in charge of tracking and distributing these items, which are essential to NTC operations, to various units, Dawson said.

All day Monday, classes I, III and IX were kept particularly busy.

Sgt. Benette Harris, the Headquarters and Headquarters Company Division Support Command Class I noncommissioned officer in charge, said her job is to open accounts for the



Pfc. Emily Danial

Soldiers from 559th Quartermaster Bn. and civilians at the NTC draw yard load Class IV supplies onto a forklift.

brigade and issue rations to the individual units’ dining facilities.

“With (the Soldiers) being out in the Box, they can’t just eat anywhere, and there are too many of them for the DFAC to support them,” she said. “So each unit has its own DFAC, and they get what we push out to them.

Class III petroleum specialist Staff Sgt. Iris Rahmings, Class III bulk NCOIC, said she is responsible for issuing JP-8 fuel (a mixture of aviation and diesel fuel) to units until they go into the Box.

“After that, the only unit we’ll be issuing to is the 13th Corps

Support Battalion, because they’ll be the only ones left in the rear, but they’ll be the ones who get everyone’s fuel and distribute it to them,” Rahmings said.

“Our job is to fuel the force,” she said. “Without fuel, vehicles won’t run.”

Fuel isn’t the only item necessary to keep vehicles moving, though — Sgt. 1st Class David Pickett, who works with 203rd Corps Support Battalion, Support Operations, explained how the SPO’s computer systems worked to track and order Class IX materiel throughout the entire brigade.

“We upload data into the Unit Level Logistics System computer system, which helps us to track equipment and order parts, and then we generate a deadline report,” Pickett said.

The SPO assigns each request for parts and machinery a priority so the highest priority needs can be filled first, Dawson said.

Once priorities are assigned and uploaded into the system, that information is sent to the DMMC, via “electrons flying through the air,” according to Dawson, where the requests are tracked and filled, according to their precedence.

Staff Sgt. Terrence Williams, a Class IX NCO, made it clear just how important it was that this job was done.

“If parts don’t work, tanks don’t run,” he said.

So even though the DMMC’s work is not highly visible to Soldiers who are involved with it, according to Rahmings, Williams and the others, they would definitely notice if it wasn’t being done.

“If our operation fails, (Soldiers) can’t accomplish their mission,” said Staff Sgt. Michael Wilson, Class IX NCOIC.

2/69 Armor hits ground running at Fort Irwin

Spc. Jonathan M. Stack

Staff Writer

FORT IRWIN, Calif., — Different brigades and regiments throughout the year come to sharpen their warfighting skills in a mid to high intensity environment at the National Training Center.

B Company, 2nd Battalion, 69th Armor Regiment arrived at NTC Saturday night.

Since they arrived late at night they slept on the ground in their sleeping bags, said Staff Sgt. Gregory L. Hilliard, tank crew member.

Sunday morning the company set-up their shelter-halves to provide cover at night.

The soldiers of B Co, 2/69 Armor among other Soldiers of 3rd Brigade, 3rd Infantry Division (Mechanized) are staying in the Dust Bowl. The Dust Bowl is the place where Soldiers stay for about a week to

draw their vehicles, multiple integrated laser engagement systems and anything else they need to prepare to enter the main training area, commonly known as the “Box,” for a two week exercise fighting the opposing force.

“While in the Dust Bowl we have been conducting area beautification,” said Spc. Craig E. Hilliard, B Co., 2/69 Armor. “We are waiting for our vehicles to arrive by rail. Once they arrive we will be conduct maintenance on them and make sure our MILES gear is working.”

3rd Bde. recently returned to the United States after supporting Operation Iraqi Freedom.

“We supported the war by spearheading into Baghdad and once we accomplished that we did patrols around the city,” Spc. Hilliard said.

“I’m enjoying the fine facilities here, they are better than in Kuwait and Iraq,” he said.

“There is no wait to go the PX. The showers and bathrooms are close so you don’t have to walk a mile to get to them.”

Soldiers of 2/69 Armor spent three months in Kuwait and three and a half months in Iraq he said.

“While in Iraq we slept on our tanks and when we are in the box we will do the same,” Staff Sgt. Hilliard said. “I’d rather do that than sleep on the ground, if it gets cold we can start up the tanks and use them for heat. I’d also rather be here than over in Iraq, we aren’t being shot at every day.”

He added, He heard how difficult NTC is but doesn’t seem to compare to what we just went through.

“(Opposing force) is going to try to make it as realistic as possible by fighting like Iraqis, but can never be exact,” he said. “Everybody talks about being beat by OPFOR, we need to find out where we stand as a brigade.”



Spc. Jonathan M. Stack

Spc. Craig E. Hilliard, B Co., 2/69 Armor, puts together two shelter halves to sleep in.

VOICES AND VIEWPOINTS

MLK holiday safety message

Gen. Larry R. Ellis
FORSCOM commanding general

On Monday, we honor Dr. Martin Luther King, Jr., our nation's most influential civil rights leader. Dr. King dedicated his life to obtaining equality for all Americans. During this long holiday weekend, I ask you to commemorate his sacrifice, achievements and vision in a safe manner.

Privately owned vehicle accidents are our Number One killer, therefore, I



Ellis

tors increase during the holiday weekend.

Prior to this holiday weekend, commanders and supervisors must ensure that

expect you to emphasize P O V accident prevention, especially when risk fac-

our Soldiers and civilians are briefed on the potential hazards that exist during the winter season. Squad leaders should conduct risk assessments with personnel who will be driving long distances over the holiday.

The toolbox located on the U.S. Army Safety Center Web site at <https://safety.army.mil/pages/pov/arac/1toolbox3v3.doc> is an excellent resource for POV accident prevention information. First-line supervisors will conduct a

special briefing for all motorcyclists to ensure motorcycle safety is appropriately emphasized.

The aggressive support of each commander and supervisor is necessary to successfully convey this holiday safety message throughout our command.

Make this holiday weekend an accident-free and memorable occasion for all of us. I wish all of you a safe and enjoyable Martin Luther King, Jr., holiday weekend.

Lessons learned from fatal crash

Maj. Gen. William G. Webster, Jr.
3rd Infantry Division (Mechanized) Commanding General

Speed, fatigue and no seatbelts were contributing factors in the death of three 3rd Infantry Division (Mechanized) team members. At approximately 2 a.m. Dec. 12, three Soldiers traveling southbound on Interstate 95 were killed near the town of Walterboro, S.C. Tragedy struck when the vehicle, traveling at a high rate of speed, left the highway, became airborne, overturned several times and struck an embankment before coming to rest.

An investigation by the South Carolina State Highway Patrol revealed the driver and front seat passengers were not wearing seatbelts, while the rear seat passenger was. The driver's speed was estimated at 90 miles per hour, exceeding the posted speed by 20 miles per hour.

The consequences of driving while fatigued can be and often are dire. We must be mindful of the fact that we each



Webster

circumstances surrounding this accident. Emphasize the consequences and costs of driving while fatigued and speeding, and also stress the importance of using seatbelts. Speed and fatigue were the primary casual factors in this accident. Finally, ensure Soldiers are educated in their responsibilities to safely operate privately owned vehicles.

have a responsibility to do what is right. This also means the safe operation of a motor vehicle. It is imperative to plan for adequate sleep and rest before a trip. Don't lose sight of the impact your actions may have on yourself and others. The lives of your passengers and other innocent victims are forever changed.

Anguish, grief and unanswered questions will forever haunt the memories of those who knew and loved these Soldiers. Commanders, inform your Soldiers of the circumstances surrounding this accident. Emphasize the consequences and costs of driving while fatigued and speeding, and also stress the importance of using seatbelts. Speed and fatigue were the primary casual factors in this accident. Finally, ensure Soldiers are educated in their responsibilities to safely operate privately owned vehicles.

I can't afford not to buy a pony

Pfc. Benjamin T. Brody
Staff Writer

My cheap PX bike, which I bought in order to declare a bit of independence from petroleum, has finally been broken beyond repair, after one too many jumps into a ditch to avoid people speeding to PT, unable to see through their frosted-over windshields. I don't think that a privately owned vehicle should be a necessity of life in the Army, and I think we should all be trying to reduce our dependence on oil. There aren't shuttle buses, streetcars, or even functional sidewalks on Fort Stewart, shortcomings that I expounded upon in a previous commentary. So the bike didn't work out as well as I'd hoped, but I still need to get around.

After all, I'm not buying another one of those awful bikes with chains that shred my trousers, a seat that slowly lowers itself, non-functional brakes, tires that constantly need air and every metal component possessed with rust demons. A nice bike, though it might be more durable, would be too much of a financial liability. Have you seen what nice bikes cost? My first car cost a lot less than a nice bike does today, I assure you.

I need some kind of non-polluting vehicle that commands a wide berth from motorists, that no one would ever think to steal or vandalize, one that would never

leave me stranded on a lonely, frigid street with 35 pounds of mangled, rusted, totally immobile steel to deal with.

While electric vehicles (like the scooter owned by the Frontline's own Sgt. Lowery) have gotten more affordable, they command about the same respect as a hot pink, pedal-powered Barbie corvette does. I would be run off the road by monstrous roaring diesel pickup trucks constantly. Civilians would accuse me of being unpatriotic. An electric vehicle is just not an option in Georgia.

Birds really know how to travel. Given my considerable weight, I'd probably need a 40-foot wingspan to soar on rising thermals like a majestic turkey. Despite the best efforts of the Army Soldier Systems Center in my native Commonwealth of Massachusetts, the stronghold of the Yankee, the vanguard of the revolution, such spectacular enhancements to the rather modest human genome will not be available for at least another year. Apparently, scientists in white lab coats think it's more important to make two identical sheep than to grow me some damn wings, while NASA continually disappoints me with their inability to fashion a sky-worthy jetpack.

But this got me thinking about animal-powered solutions to my transportation dilemma. A mighty warhorse, its awesome bulk towering over any chrome-

sodden — **Commentary** —

SUV — I could really be on to something here. Style, reliability, economy, headroom — enormous horses have it all! As far as I can tell, the area behind the Frontline office is a perfect pasture for my new friend and vehicle by day, and at night, she can nestle snugly between humvees at the motor pool.

Then I found out from the horrified workers at the pound that, not only do they not have stray horses, but that my plan is idiotic and cruel.

I argued that confining such huge and athletic animals in stables is cruel and stupid, and further, that the industrialization of society that I am trying to escape gave rise to those dim-witted values about caging animals in order to protect them from the environment that they evolved to thrive in. They had to throw a stray cat at me to get me to leave.

Oh well, maybe if 16,000 Soldiers keep driving 16,000 cars a mile or two to work every day, the greenhouse gasses will cause the polar ice caps to melt and flood Fort Stewart. Then I could just ride a dolphin to work.



This from a guy who wants to ride a dolphin?

Sgt. Mason T. Lowery
Staff Writer

It has come to my attention that one of my own trusted colleagues has been bestirring me and my beloved scooter.

I don't mind the little kids beating me on their bicycles, or the constant beat downs I get from rednecks for riding my scooter, but I do mind when one of my own turns on me the way Pfc. Benjamin Brody has. It hurts especially badly because I practically raised that pup.

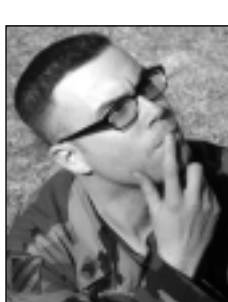
And I quote, " ... they command about the same respect as a hot pink, pedal-powered Barbie corvette does." Oh Brody, say it ain't

so. (And Brody, Corvette is capitalized. Sheesh!)

Hot pink, pedal-powered Barbie Corvette!? There's really no comparison Brody. First of all, my scooter is not hot pink — it's black with flames painted on the side.

How cool is that Brody? (Pretty cool I think.)

Secondly, you've got to peddle the Barbie Corvette. Peddle it for Heaven's sake! You just get on the scooter and it does the work for you. That was the main reason I bought my scooter instead of the Barbie Corvette. ... Brody!



— **Commentary** —

And finally, the Barbie Corvette is a toy. It is intended for ages 4 to 10 (I think). My scooter says ages 12 and up on the manual. I'm not going to be driving a toy to work.

I say an electric scooter is an option in Georgia.

My friend Brody wrote a commentary a few months back pleading for more sidewalks at Fort Stewart. After reading his latest commentary, I tend to agree, for I fear Brody might be enjoying not-the-freshest-quality of air as he sits and ponders life's transportation worries in

Stewart's traffic.

I'm saying he sits too close to cars and trucks. I'm saying he sucks a lot of exhaust pipe.

How else can we explain his newest delusions? He wants to grow wings and fly to work. What!? He wants to ride a horse to work and park it at night at the motorpool. Eh!?

I'm not going to say this poor, misguided youth is crazy (Yes I am — he is! Maybe, as his NCO, I need to take a closer look at his lifestyle.) — but he ends his rant with something about riding a Dolphin to work. That's Dolphin abuse Brody. And what did your mother say about mistreating your Dolphin? I rest my case.

Marne Voice

THE FRONTLINE

Readers respond to the question:

How well is traffic flowing now that civilians guard Stewart's gates?

"It's a little bit faster at the gate by the hospital."

Sgt. Robert Davis
HHC, 3/15 Infantry



"Sometimes the new guards don't understand the way we normally do things."

Sgt. 1st Class Stanford Garden
A Co., HQ CMD.



"The traffic flows better because there are more guards at the gates."

Brenda Van Dyke
Hair Salon Manager



"It's about the same as it was before."

Spc. Eric Helton
HHC, 3ID



"At first the guards really slowed things down, but now traffic is flowing better."

Capt. Rob Steffel
A Co., 1/39 FA



"There are more lanes and more guards — the lines aren't as bad now."

Melissa Olsen
Spouse



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Write a letter to the editor!

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Payday loans can mire Soldiers in debt

Pfc. Benjamin T. Brody
 Staff Writer

Need cash today? No hassle, no credit check required! Magic Money! The strip of businesses outside the main gate at Fort Stewart is dotted with colorful signs emblazoned with slogans like these advertising payday loans and check cashing services. They are a common sight near any large military installation, but Stewart is waging war on the lenders, saying they prey on Soldiers and drag them deeply into debt.

“Check cashers charge higher interest than a loan shark on the street would,” said Lt. Col. Russ Putnam, Assistant Staff Judge Advocate at Stewart. “Seriously, the mob has better ethics than these places.”

A payday loan is a short-term, high-interest loan that is intended to tide the borrower over with some cash for the two-week period between paydays. The borrower writes the lender a personal check for the amount he wishes to borrow, plus fees, which the lender agrees not to cash until payday. A typical payday lender in Georgia charges at least \$15 every two weeks per \$100 borrowed. A \$300 loan for 14 days carries a fee of \$45, which equates to an annual percentage rate of 391 percent. If the borrower can’t cover the check on payday, he can usually choose to renew the loan for another \$15 per \$100 borrowed. One renewal on that \$300 loan means \$390 is owed at the end of the month.

A loan becomes a serial loan when the borrower pays back old loans with new loans, plunging the borrower deeper into debt.

This winter, Putnam met with lawmakers in Savannah and Atlanta to encourage them to tighten regulations on the payday lending industry in Georgia, which would bring the businesses under fair lending laws that hold regular banks to more affordable interest rates.

Lenders often circumvent the 60 percent state cap on APR by requiring borrowers are to join motor clubs, pay large “processing fees” or purchase gift certificates from catalogs to open an account. The catalogs typically offer souvenir items at inflated prices. The proposed legislation in Georgia Senate Bill 157 would attempt to eliminate such loopholes in state usury laws.

According to Putnam, over 2,500 payday lenders operate in the U.S., and about 10 percent of those are in Georgia, mainly owing to its high military population.

“Military personnel have a stable, steady

source of income, which makes them very attractive to lenders,” Putnam said. “Their advertising point is that they are convenient, but check cashers only turn a real profit when borrowers have to renew their loans and get caught in serious debt. The number of these places in Hinesville alone tells me that they are doing quite well at our Soldiers’ expense.”

Check cashers can use very aggressive tactics to collect on payday loans. Since a default on a payday loan by definition involves a bad check, it constitutes a criminal offense under state law. Passing a bad out-of-state check for any amount or a local check for over \$500 is a felony in Georgia.

“Lenders will tell Soldiers that they can get them court-martialed and ruin their careers, which is totally false,” Putnam said. “Only the Soldier’s commander can order a court-martial, but what lenders can do is file suit and get the Soldier’s wages garnished.”

Val Prompalin, president of three Hinesville check-cashing locations, says that her businesses conform to responsible lending guidelines and that she operates to help Soldiers with real financial emergencies.

“We have a limit of \$100 someone can receive the first few times they deal with us, and that helps prevent Soldiers from getting in over their heads. It happens sometimes, but I am always on good terms with Fort Stewart,” Prompalin said. “I’ve been in business in Hinesville for 16 years and I’ve never had legal problems or been declared off limits by Stewart. Other places around here are on their fourth or fifth name to stay off the off-limits list.”

Despite owning three businesses within a mile of each other, Prompalin describes herself as a small operator in a sea of huge corporate ownership. She said three companies own most of the check cashing businesses in Georgia, including several in Hinesville.

“It’s hard for people who have had bank-

ruptcy or credit problems to get loans, even for emergencies,” Prompalin said. “I’m trying to help Soldiers get cash when they need it, and I’m trying to make a living just like anyone else.”

Putnam has been trying to place some of Hinesville’s more problematic payday lenders on the post’s list of off-limits establishments through the Armed Forces Disciplinary Control Board, which handles such affairs. The AFDCB can make a business off-limits to Soldiers if there are continual problems affecting Soldier health, morale or safety stemming from the establishment. Typical inclusions to the list are clubs known for gang activity or drug use, unlicensed tattoo parlors or stores selling drug paraphernalia. An establishment can also be put on the list for unfair and deceptive business practices, and this is the area in which Putnam is pressing the board to consider the check cashers.

Soldiers do have alternatives to taking out loans at off-post establishments. If a Soldier is in a financial emergency over basic needs such as food, rent, or transportation, Army Emergency Relief can help, according to AER officer Frederick Sledge. But he stresses that since AER is a non-profit agency operating on non-appropriated funds, it cannot cover bad checks, pay off credit cards, or pay legal expenses.

“If a Soldier needs help, for major medical expenses or even for a small health and welfare loan, we can do that,” Sledge said. “But once you go out those gates and fall into debt with a lender, we can’t help you.”

Soldiers largely fall into an age bracket not typically known for making sound financial decisions, and often pursue

lifestyles they can’t afford, according to 3rd Infantry Division (Mechanized) Headquarters and Headquarters Command financial advisor Staff Sgt. Michael Lyons. Lyons and other unit financial advisors provide confidential, walk-in financial advice to Soldiers, whether they are in debt or looking for savings advice. Lyons urges Soldiers in financial trouble to see their unit financial advisor or Army Community Service to discuss their options before they are faced with interest payments that can quickly balloon out of control.

“Look around the parking lot at the \$1,000 cars sporting \$3,000 rims. There’s a lifestyle factor here that gets Soldiers into debt,” Lyons said. “I’ll sit down with some one any time and make a realistic budget based on their values. If you’re spending \$200 a month on digital cable with all the premium stuff and not making ends meet, you don’t have to sell your TV. Cut the service down to basic but make sure you get some movie channels so your spouse doesn’t leave you.

“A lot of Soldiers are living paycheck to paycheck, and come up short just before each one,” Lyons said. “I save all my one dollar bills in a jar and if I’m pinched at the end of the month, that jar will always see me through. It takes a little discipline, but it beats paying through the nose for short money.”

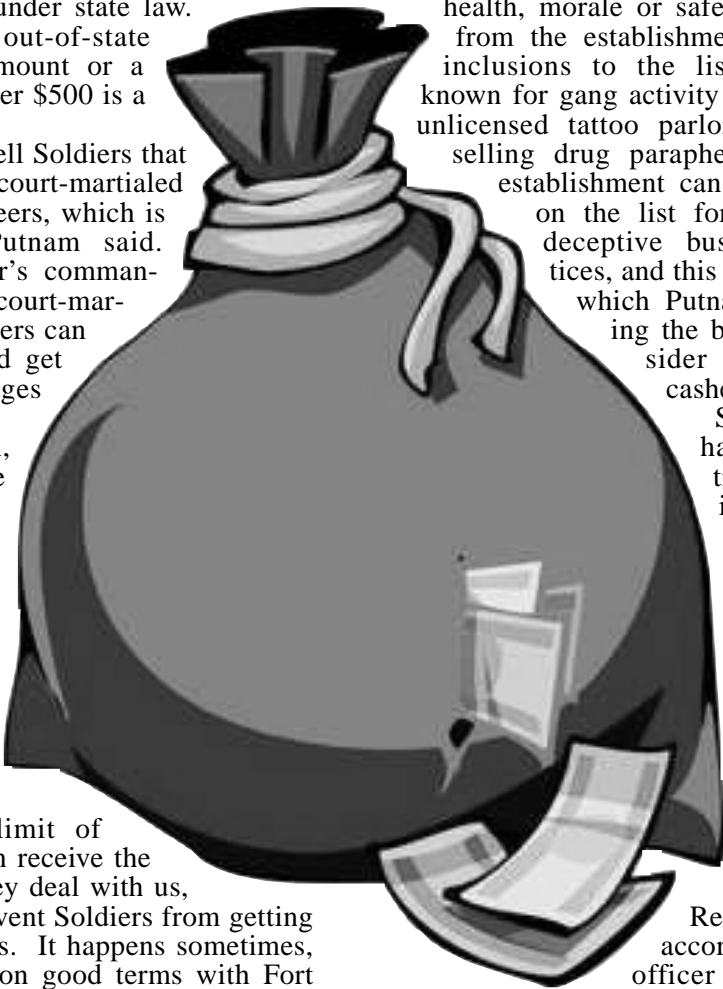
A steady stream of Soldiers comes to Legal Assistance because of troubles with payday lenders, but just as many do not seek help, according to Capt. Gary McNeal, Stewart’s Chief of Legal Assistance.

“Debt has a very negative effect on a Soldier’s state of mind,” McNeal said. “It is distracting in the field which can create a safety hazard, and ultimately affects the readiness of the unit. Soldiers need a clear mind to maintain their battle focus.”

Problems with debt and criminal charges stemming from bounced checks can also cause a Soldier to lose his security clearance, which his job may require.

“Suddenly a Soldier loses his clearance — now the Army has to retrain that individual that they have already spent tens of thousands of dollars training,” McNeal said. “If the Soldier has already been in the Army for 10 years at one job, it’s like starting all over again, so reclassification can sometimes have the effect of ending a good career.

“Many Soldiers are embarrassed that they are having trouble paying their bills, but they shouldn’t be,” McNeal said. “The Army takes care of its own — Soldiers just have to let the Army help them.”



Savannah students visit Hunter

Sgt. Craig Zentkovich
NCOIC Hunter Public Affairs Office

In early Dec., Col. Curtis D. Potts, Aviation Brigade commander, and Lt. Col. Jeffrey J. Goble, Hunter Army Airfield garrison commander, visited a Savannah school to speak to students.

They gave a presentation and slideshow to the eighth-grade students of Oglethorpe Academy — a middle school (grades 6-8) in the fifth year of its charter.

On Dec. 15, those same students had the opportunity to visit Hunter and learn about the installation and some of its equipment — AH-64 Apache Longbows, M1A2 Abrams Tanks, M2A2 Bradley Fighting Vehicles, M113 Armored Personnel Carriers, M88 Medium Recovery Vehicle and M998 Humvees.

“We study current events every day,” said Anne Malone, Oglethorpe Academy eighth grade American history and social studies teacher. “(Potts and Goble’s) visit gave the students the opportunity to see the equipment they’ve read about or seen on television for the past year.”

Though the two events happened within a week of each other, they had been in the works for the past year. “Due to the (operation tempo) of Fort Stewart and Hunter, the academy’s visit, before now, wasn’t feasible,” said Steven Hart, Hunter Army Airfield public affairs officer.

Following the students’ arrival to Hunter,

they were taken on a short bus tour of the installation before heading to the Southwest corner of the airfield where the static equipment display was on site.

There they were given a short class on each piece of equipment, followed by some time to experience it first-hand.

“It was a lot of fun, and very informative,” said Sarah Harrell, 13, who was one of the few to sit in the pilot’s seat of the AH-64. “I learned a lot about all the equipment, especially the Apache.”

As the morning drew to an end, the students boarded the buses and made their way



to Lott’s Island Recreation Area to play some basketball, relax and enjoy their lunches.

“(The students) had been really excited

about this for a while,” Malone said. “They seem to have really enjoyed themselves.

“If we have the opportunity, we’d love to do this every year for the students.”



Photos by Sgt. Craig Zentkovich

(Above) Spc. Russell Powers, a mechanic with B Co., 603rd Maintenance Bn., instructs eighth grade students from Savannah’s Oglethorpe Academy on the intricacies of the M2A2 Bradley Fighting Vehicle during the school’s visit to Hunter Army Airfield Dec. 15.

(Left) Eighth grader Courtney Potts, 13, tries on flight gear with the help of Sgt. Benny DeJesus, C Co., 1/3 Avn. crew chief.

Program offers Soldiers free tax preparation

Spc. Jimmy D. Lane, Jr.
Staff Writer

Tax time is here again. Soldiers who wish to avoid paying fees to have their taxes done now have an alternative; The Marne Tax Center.

“Our mission is to help Soldiers get federal and state taxes filed quickly and efficiently,” said Capt. Jennifer Blount, officer in charge of the Marne Tax Center. “Having taxes done here will save Soldiers time and money.”

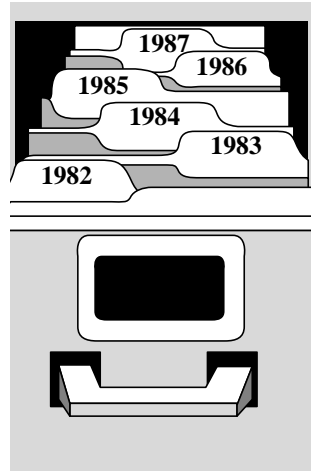
The Marne Tax Center can provide Soldiers with help filing simple federal tax returns, including forms 1040, 1040A, 1040EZ, and Schedules A, B, C and D, as well as state tax returns, Blount said.

The program is run by a group of 15 Soldiers and civilians. The Soldiers were volunteered by their companies to assist in the program.

“This is the commanding general’s program, and all units were required to participate,” Blount said. “Word was sent out to all battalion commanders that volunteers were needed.”

“I was randomly called out of formation to volunteer,” said Pfc. Jonathan Mitchell, a supply specialist with the 1st Battalion, 3rd Aviation Regiment. “I have never done this

kind of thing before, but I have had plenty of practice, and I am confident about helping Soldiers do their taxes.”



To better assist the volunteers at the center, all those wishing to have their taxes done must bring Social Security cards, direct deposit routing and account numbers, and all W-2 forms, Blount said.

For more information call the Marne Tax Center at 767-3909 or 767-6761.

“I think it’s pretty cool that Soldiers can get their taxes done for free, especially for people who can’t afford to pay a tax preparer off post to do it,” Mitchell said.

“The services are open to anyone with a valid military identification card,” Blount said. “We want Soldiers and their family members to feel free to stop by and take advantage of this free service and great opportunity.”

After a training program, the Soldiers are ready to tackle the task of tax filing.

Dr. Martin Luther King Jr.
Celebration January 2004

Dr. Martin Luther King Jr. observance is to recognize the contributions and achievements of Dr. King to the American culture and to increase awareness, mutual respect, and understanding.

“I have a dream that one day this nation will rise up, live out the true meaning of it’s creed,

‘We hold these truths to be self-evident; that all men are created equal.’”

Delivered at the Lincoln Memorial on Aug. 28, 1963



Forty years after Dr. Martin Luther King, Jr., uttered these words, Public Law 98-144 was enacted, designating the third Monday in January as a Federal holiday commemorating Dr. King's birthday.

Since the first King holiday on Jan. 20, 1986, the observance has been an occasion for people to remember Dr. King's life and dedicate themselves anew to implementing his dreams.

Fort Stewart and Hunter Army Airfield will host this year's observance Jan. 22, from 1:30 to 3 p.m., at Woodruff Theater. Guest speaker will be Honorable Leah Ward Sears, Presiding Justice of the Supreme Court of Georgia.

Additional information for this event can be directed to SFC Marchan, U. S. Army Garrison Command, Equal Opportunities Advisor, 767-8914.

Liberty County
Dr. Martin Luther King, Jr.
Observance 2004
Activity Schedule

Theme
“Marching with Martin...One Dream at a Time”

Jan. 16 - 7 p.m.
Tribute to the Life of Dr. King, Jr.
First Zion Missionary Church
Donald Lovette (368-7550) or Shirley Frasier (368-8436)

Jan. 17 - 9 to 11 a.m.
Freedom Breakfast, Dr. mattie Brown, Dorchester Center,
Midway, Ga.
Yvonne Woods (876-9577) or Gale Dent (876-4379)

Jan. 17 - 7 p.m.
Youth Program, Education Committee, First Zion Mission
Baptist Church, Riceboro, Ga.
Sarah Baker (884-5545), Deloris Glover (369-4003), or
Yvonne Woods (876-9577)

Jan. 18
Church Services County Wide, Local Churches

Jan. 19 - 8 a.m.
Parade Line Up, Bradwell Institute Parking Lot, Entry
request at the Parade line-up
Rev. E.C. Williams (876-6761)

Jan. 19 - 10 a.m.
Parade starts, no entry fee required, Bradwell Institute
Parking Lot

Jan. 19 - 11:45 a.m.
Commemorative Service
Speaker - Rev. James C. Shipman, Bradwell Institute
Gymnasium
Program Committee: Laucenia Frasier (876-8406), Linda
Schumm (368-6395)

Call Rev. Alvin Jackson, President, Martin Luther King, Jr. Observance Committee at 876-5276 for more information.

How can you help protect
the desert
and the dolphin?

Simple. Ask your employer
about Earth Share. The work-
place giving program that brings
the leading environmental groups
under one umbrella. And over 90% of
Earth Share contributions go directly to
the groups. To learn more please visit
our website at www.earthshare.org.

One environment.
One simple way to care for it.

**Earth Share**

MEDAL

from page 1A

Calhoun, the second Purple Heart recipient.

Calhoun and Garrett were two of several Soldiers hurt in the attack, according to Calhoun.

"We were picking up some equipment from headquarters on the other side of Fallujah, and on our way back, there were IEDs set up and as I was driving by, that's when they hit us," he said.

"Cars were stopped along the side of the road as we passed," Garrett said, "and Iraqi soldiers detonated a bomb which blew up my five-ton and injured two other people severely. We proceeded to work on small-arms fire and we returned small-arms fire.

"As we were leaving the scene to get our main guy out, because he was injured pretty badly, a car blocked the road, so we had to try to get through. Once we got out of there, I realized I was injured as well."

As a result, Garrett said he lost the hearing in his left ear.

"They suspect it'll come back one day," he said.

"I am here to recognize two Soldiers for receiving wounds in combat, surviving

those wounds and recuperating here at Fort Stewart," Lipscomb said during the second ceremony, which took place at Club Stewart.

In addition to the Purple Heart, both Soldiers received the Mississippi Magnolia Cross, the highest award in the state of Mississippi.

"It means a great deal to me, because I wasn't expecting it, and to know that they're giving me the highest honor in my state, that's an honor," Garrett said.

Although he returned to the United States Oct. 3, Garrett said he still keeps in touch with the Soldiers in his company who are still deployed.

"We try to do it frequently to let them know we still care for them and we want them to return safely," he said.

Several local veterans from organizations including the Order of the Purple Heart were present at the Hunter ceremony.

Garret said he felt privileged to see the veterans in attendance. "Knowing that they're here and looking at the young generation and knowing that they actually fought



Spc. Robert Adams

Pfc. Rodney Calhoun, 890th Eng. Bn., stands before Maj. Gen. James B. Lipscomb, Mississippi National Guard AG, prior to receiving the Purple Heart Medal at Fort Stewart Jan. 7. Calhoun recieved the medal for wounds incurred in Iraq Sept. 12.

for us, too ... that's pretty much why I'm here. My grandpa received the Purple Heart ... it just means a lot knowing I got it."

Lipscomb said this was the first time a Mississippi Guardsman has been awarded a Purple Heart since the Korean War.

"This is a point in history

for the Mississippi National Guard," he said.

"We're very grateful for the service you've provided to your country, and wish you the best of luck in the future," Lipscomb said.

He added, "The 2.8 million people that live in the state of Mississippi are extremely proud of these Soldiers."

Soldiers recognized for SFAS graduation

Special to The Frontline

The following Soldiers have successfully completed Special Forces Assessment and Selection, Class 2-04. These Soldiers were "selected" and will attend the Special Forces Qualification Course also held at Fort Bragg, N.C.:

Spc. Biggane, Peter
HHB Divarty
Spc. Claypool, Noah
B Co., 2/7 Inf.
Sgt. Jones, Matthew
HHC 2nd Bde.
Spc. Mancuso, Frederick
A Btry., 1/39 FA
Spc. Pagoada, Carlos
C Co., 2/7 Inf.
Sgt. Pennington, Larry
HHC 2nd Bde.
Sgt. Shaw, Richard
C Co., 11th Eng. Bn.

In 24 days, these Soldiers have traveled on foot more than 200 miles while conducting road-marches, endurance runs, and multiple land navigation courses. Additionally, these outstanding Soldiers completed one of the toughest obstacle courses in

the U.S. Army — "Nasty Nick" named for Col. James "Nick" Rowe, infamously renowned for spending five years in a Vietcong prisoner-of-war camp. If you see these Soldiers around Post, congratulate them on their exceptional performance and success in accomplishing a difficult task.

Furthermore, the Special Forces Recruiting Team sends a special thanks to the Soldiers' chain of command and leadership. Their performance is a direct reflection on the training and leadership of their units. You should be proud to have had the opportunity to train these Soldiers. Your hard work and dedication as leaders has allowed these Soldiers the opportunity to further their careers within the U.S. Army and has provided outstanding, highly trained and qualified applicants to the U.S. Special Operations Command.

Point of contact for this request is Sgt. 1st Class Jon Stylz, Station Commander at 767-0229 or 876-6225.

GUARDS

from page 1A

"Soon after (the switch), a study was done for personnel, and it showed we needed either growth in the MPs or the shortfall would have to be compensated for by other personnel," she said. "There were not enough MPs."

The terrorist attacks of Sept. 11, 2001 and the war in Iraq accelerated the need for guards on the gates, and studies showed it would be more cost-efficient in the long run to hire civilians to handle access control, Wright said.

In late September, Wright's office was notified that funding was available for civilian guards and they would take over Jan. 4.

Akal, a New Mexico contractor that handles security for several Department of Defense posts, was

selected, and the company went about hiring the new guards.

The guards went through 40 hours of training, including identification of passes and permits, unarmed self-defense and use of force, rules of engagement, weapons qualification and assisting police in search and seizure and deploying equipment to access control points if the force protection condition is elevated, Wright said.

Wright said there had been "no major complaints" from people who had encountered the guards at the gates.

"There have been some internal things that need work, but they don't affect the driver," she said. "It has all been things with policy and procedure

that will get clearer as we go on.

In addition to the civilian guards, Department of the Army police will be working at Stewart and Hunter Army Airfield before the end of the year, Police said.

They will work with the civilian guards at Stewart and take over all security at Hunter.

Wright said Maj. Gen. William G. Webster, 3rd Infantry Division (Mechanized) commanding general, made it clear the guards were not "Rent-A-Cops," and they should be treated as part of one team in the garrison's force protection effort.

"Our goal is to make the difference between the guards and the DA Police unnoticeable," Wright said. "It's a partnership in process."

DoD Statement on Anthrax

The Department of Defense is currently reviewing a preliminary injunction recently granted by the U.S. District Court for the District of Columbia regarding the department's anthrax vaccination program.

The Defense Department's anthrax vaccination program is an important force protection measure. Research conducted by the most prominent medical experts has determined that the anthrax vaccine is safe and effective for all forms of anthrax exposure.

Holiday operating hours for Dr. Martin Luther King Jr.'s Birthday, Jan. 19

FORT STEWART

Main Store	10 am to 6 pm
Furniture Store	10 am to 6 pm
Hospital PX	Closed
National Guard PX	Closed
Main Shoppette/Class Six	9 am to 9 pm
Bryan Village Shoppette	9 am to 9 pm
Brigade Troop Store..Close at	9 pm 18 Jan
<i>Re-open</i>	1 am 19 Jan
Victory Shoppette	24 Hours
Anthony's Pizza.	Closed
Robin Hood	Closed
Wetzel Pretzel	Closed
American Eatery	Closed
Blimpie	12 pm to 6 pm
Burger King	8 am to 8 pm
Anthony's Pizza	12 pm to 9 pm
Popeyes	10 am to 9 pm
Mall Food Court	10 am to 6:30 pm
Mall Anthonys	10 am to 6:30 pm
Robin Hood	10 am to 6:30 pm
Cinnabon/SBC	10 am to 6:30 pm
Charley's Steakery	10 am to 6:30 pm
Taco John's	10 am to 6:30 pm
Car Care Center	Closed
Military Clothing Sale	10 am to 6 pm
Woodruff Theater	7 pm Showing

Concessions

Kiosks	10 am to 4 pm
Barber Shop	10 am to 4 pm
Beauty Shop	Closed
Simply Perfect Nail Salon	Closed
Gift's Galore	10 am to 4 pm
Petals & Blooms	10 am to 4 pm
Stripes, Alterations	10 am to 4 pm
The Cleaners, Bldg. 71	10 am to 4 pm
Optical Center	10 am to 4 pm
General Nutrition Center	10 am to 4 pm
My Force Apparel	10 am to 4 pm
Urban Wear	10 am to 4 pm
John's Specialty Shop	10 am to 4 pm

Shoe Shine	Closed
Alltel Wireless	Closed
MCC Phone Center	Closed
Brigade Barber Shop	Closed
Laundry/Dry Cleaners, Bldg. 706-A	Closed
Alterations	Closed
Sprint Barracks Phone	Closed
Economic Car Rental	Closed
E L Car Wash/Detail	Closed

HUNTER ARMY AIRFIELD

Main Store	10 am to 4 pm
Hunter Corner Express	9 am to 6 pm
Military Clothing Sales	10 am to 4 pm
Burger King	Closed

Concessions

Short Term Concessions	11 am to 4 pm
Flower Shop	Closed
Laundry/Dry Cleaners	11 am to 4 pm
Alterations	Closed
Beauty Shop	Closed
Barber Shop	11 am to 4 pm
Optical Shop	Closed
Economic Car Rental	Closed
C's Boot Shine	Closed
Sprint Barracks Phone	Closed



Food facts: DeCA offers commissary information

Special to The Frontline

Commissary officials sensitive to customer beef concerns

Defense Commissary Agency officials are monitoring the ever-changing situation involving a case of bovine spongiform encephalopathy (BSE), also known as “mad cow” disease, identified Dec. 23 in a single cow in Washington state. The U.S. Department of Agriculture immediately conducted a limited recall of 10,000 pounds of beef that may originate from the infected cow and from cows slaughtered at the same time and location. “No beef in any of our 275 commissaries worldwide has been involved in a USDA recall,” said Col. Mark Wolken, chief of public health, safety and security for DeCA. “The USDA has stated that the U.S. beef supply is safe and that the beef recall resulted from an abundance of caution, not fear that the meat is infected. Should the USDA make a determination that there is a danger, DeCA would be first to react to protect the health of our customers,” he said. USDA investigators have determined that the recalled meat went to a few commercial markets in Alaska, Hawaii, Idaho, Montana and Guam as well as Washington state, Oregon, California and Nevada. “No commissaries received any of those shipments,” Wolken emphasized. For the latest developments on the current situation as well as for links to the USDA and other information on recalls and food safety, commissary customers should check the food safety link at <http://www.commissaries.com>.

Scholarship deadline nears

The deadline for applications for the 2004 Scholarships for Military Children Program is close of business Feb. 18. The Fisher House Foundation administers the scholarship program. The scholarships are worth \$1,500. Applications and criteria for the program can be downloaded from <http://www.commissaries.com> or <http://www.militaryscholar.org>.

Enjoy the Super Bowl with Commissary Munchies

The Super Bowl is coming soon. No matter whom you will root for, munchies from your commissary will make watching the game even more fun. Commissaries have a large variety of snacks, sweets and sodas to enjoy. There are hotdogs and ribs for barbecuing, not to mention veggies and prepared deli platters with wonderful meats and cheeses. Make your commissary Super Bowl Headquarters!

Marne TV

January 2004 Schedule

Marne TV can be found on Comcast Cable Channel 16 every day of the week. Tune in to the Marne Report seven times a day for the latest from Stewart and Hunter.

5 a.m.
5:30 a.m.
6 a.m.
7:30 a.m.
8 a.m.
8:30 a.m.
9 a.m.
11:30 a.m.
Noon
12:30 p.m.

Army Newswatch
MARNE REPORT
Navy News
Army Newswatch
MARNE REPORT
Navy News
Air Force News
Army Newswatch
MARNE REPORT
Navy News

1:30 p.m.
4:30 p.m.
5 p.m.
5:30 p.m.
6 p.m.
6:30 p.m.
7 p.m.
10 p.m.
10:30 p.m.
11 p.m.

Air Force News
Army Newswatch
MARNE REPORT
Navy News
MARNE REPORT
Army Newswatch
MARNE REPORT
MARNE REPORT
Navy News
Army Newswatch

Helmets can save bikers' lives

Provost Marshal Office
Special to The Frontline

Each year, more than 500,000 people in the United States are treated in emergency rooms, and more than 700 people die as a result of bicycle-related injuries.

Children are at particularly high risk for bicycle-related injuries. In 2003, children 15 years and younger accounted for 59 percent of all bicycle-related injuries seen in emergency rooms.

In order to prevent bicycle-related injuries at Stewart and Hunter, all personnel, including family members, who ride bicycles on Stewart or Hunter, are required to wear bicycle helmets meeting the standards of the American National Standards Institute or the Snell Memorial Foundation.

Statistics show that safety helmets can reduce the risk of

head injury up to 85 percent. And, since most deaths related to bicycle falls and collisions involve head injuries, wearing a helmet can help save a life.

All bicycles must be equipped with a functioning headlight and a rear light reflector visible from a distance of 300 feet when operated between dusk and dawn.

Traffic laws and regulations apply to persons riding bicycles. Bicycle riders are granted all the rights and are subject to all the duties of motorized vehicle operators, except those that logically do not apply.

Ride with the flow of traffic, obey all signs and traffic control devices, and use hand signals. If a bicycle/pedestrian path or sidewalk is present, bicyclists will use the path or sidewalk instead of the roadway. All personnel riding bicycles will wear high visi-

bility garments (bright color for daytime and retro-reflective during hours of darkness or reduced visibility).

Stewart and Georgia laws prohibit a child between the ages of 1 and 4 riding as a passenger on a bicycle unless the child is securely seated in a child passenger seat, bicycle trailer or infant sling and wearing a helmet. A child under 1 year of age must be in an infant sling or bike trailer and wearing a helmet. All child passenger seats, bicycle trailers and infant slings must be used in accordance with the manufacturer's instructions.

The regulations cited in this article were taken from the Fort Stewart supplement to Army Regulation 190-5, section D-7. Further questions may be directed to Fort Stewart military police at 767-6328 or Hunter MPs at 352-6133.

ASK THE JUDGE

Revision to the Soldiers' and Sailors' Civil Relief Act

On Dec. 19, President George W. Bush signed into law the "Servicemembers Civil Relief Act." This law is a complete revision of the Soldiers' and Sailors' Civil Relief Act.

The SSCRA provided a number of significant protections to servicemembers. These include: staying court hearings if military service materially affects servicemembers' ability to defend their interests; reducing interest to 6 percent on pre-service loans and obligations; requiring court action before a servicemember's family can be evicted from rental property for non-payment of rent if the monthly rent is \$1,200 or less; termination of a pre-service residential lease; and allowing servicemembers to maintain their state of residence for tax purposes despite military relocations to other states.

The SSCRA was largely unchanged from its enactment in 1940. The SCRA was written to: clarify the language of the SSCRA; to incorporate many years of judicial interpretation of the SSCRA; and to update the SSCRA to reflect new developments in American life since 1940.

As written, the SCRA:

- Extends the application of a servicemember's right to stay court hearings to administrative hearings. It now requires a court or administrative hearing to grant at least a 90-day stay if requested by the servicemember. Additional stays can be granted at the discretion of the judge or hearing official. The court must appoint counsel to represent the servicemember if the court denies the request for another stay.

- Clarifies the rules on the 6 percent interest rate cap on pre-service loans and obligations by specifying that interest in excess of 6 percent per year must be forgiven. The absence of such language in the SSCRA had allowed some lenders to argue that interest in excess of 6 percent is merely deferred. It also specifies that a servicemember must request this reduction in writing and include a copy of his/her orders.

- Modifies the eviction protection section by precluding evictions from premises occupied by servicemembers for which the monthly rent does not exceed \$2,400 for the year 2003 (an increase from the current \$1,200). The Act provides a formula to calculate the rent ceiling for subsequent years. For 2004, the monthly rent ceiling has been determined to be \$2465.

- Extends the right to terminate real property leases to active duty Soldiers moving pursuant to permanent change of station orders or deployment orders of at least 90 days. This eliminates the need to request a military termination clause in leases.

- Adds a new provision allowing the termination of automobile leases for use by servicemembers and their dependents. Pre-service automobile leases may be cancelled if the servicemember receives orders to active duty for a period of 180 days or more. Automobile leases entered into while the servicemember is on active duty may be terminated if the servicemember receives PCS orders to a

location outside the continental United States or deployment orders for a period of 180 days or more.

- Adds a provision that would prevent states from increasing the tax bracket of a nonmilitary spouse who earned income in the state by adding in the servicemember's military income for the limited purpose of determining the nonmilitary spouse's tax bracket. This practice has had the effect of increasing the military family's tax burden.

- Adds legal services as a professional service specifically named under the provision that provides for suspension and subsequent reinstatement of existing professional liability insurance coverage for designated professionals serving on active duty. While the SSCRA specifically names only health care services, legal services have been covered since May 3, 1999 by Secretary of Defense designations. The SSCRA permitted such a Secretarial designation, but this revision will clarify this area.

Historically, the SSCRA applied to members of the National Guard only if they were serving in a Title 10 status. Effective Dec. 6, 2002, the SSCRA protections were extended to members of the National Guard called to active duty for 30 days or more pursuant to a contingency mission specified by the President or the Secretary of Defense. This continues in the SCRA.

Questions regarding the SCRA should be forwarded to Legal Assistance at 767-8809 or 767-8819.

POLICE REPORTS

- **Subject:** Civilian, 19-year-old male
- **Charges:** Speeding 65/45, driving while license suspended
- **Location:** Fort Stewart

- **Subject:** Private 1st Class, 19-year-old female, separate battalion
- **Charges:** Theft by deception
- **Location:** Hunter

- **Subject:** Specialist, 27-year-old male, Engineer Brigade
- **Charges:** Open container, urinating in public
- **Location:** Savannah

- **Subject:** Private 2, 19-year-old male, separate battalion
- **Charges:** Failure to maintain, driving under the influence
- **Location:** Savannah

- **Subject:** Private 1st Class, 30-year-old male, 2nd Brigade
- **Charges:** Driving while license expired, no insurance, expired tags
- **Location:** Liberty County

- **Subject:** Private 1st Class, 20-year-old male, Aviation Brigade
- **Charges:** Wrongful possession of marijuana
- **Location:** Hunter

- **Subject:** Private 1st Class, 25-year-old male, 2nd Brigade
- **Charges:** Larceny of AAFES property

- **Location:** Fort Stewart

- **Subject:** Specialist, 25-year-old male, separate battalion
- **Charges:** Obstruction of justice, discharging weapon on Sunday, discharging weapon on other property
- **Location:** Liberty County

- **Subject:** Specialist, 30-year-old male, 1st Brigade
- **Charges:** Driving while license suspended, speeding 47/30
- **Location:** Fort Stewart

- **Subject:** Civilian, 29-year-old female
- **Charges:** Larceny of

- **Location:** Fort Stewart

- **Subject:** Private, 21-year-old male, Division Support Command
- **Charges:** Larceny of private property, forgery, larceny of private funds
- **Location:** Fort Stewart

- **Subject:** Private, 22-year-old male, separate battalion
- **Charges:** Wrongful possession of marijuana with intent to distribute
- **Location:** Hinesville

- **Subject:** Civilian, 53-year-old male, 1st Brigade
- **Charges:** Damage to government property
- **Location:** Hunter

3ID IN BRIEF

Stewart

Sergeants Major Association
The Fort Stewart/Hunter Army Airfield Sergeants Major Association is inviting all local active duty and retired sergeants major to its next organizational meeting, 3 p.m., Jan. 23 at Club Stewart. For more information call Sgt. Maj. Calvin Smithers at 767-0903.

Marne Tax Center

The Marne Tax Center will be open from Jan. 21 to April 15. The hours of operation will be as follows:

- Jan.**
Monday through Friday
9 a.m. to 4 p.m.
- Feb. and March**
Monday through Friday
9 a.m. to 7 p.m.
- Saturday (ending March 13)
10 a.m. to 2 p.m.
- April**
Monday through Friday
9 a.m. to 5 p.m.

The location is Bldg. 9611 in the National Guard Training Area. For more information call the tax center at 767-3909.

NTC Rotations

The American Red Cross is asking for your assistance in the handling of emergency messages for soldiers during National Training Center rotations. All emergency Red Cross messages will be handled by the Fort Irwin Emergency Operations Center which is currently operating with minimal staff. In order to facilitate the passing of emergency communications to your Soldiers in a timely manner, please consider the following recommendations:

- Brigades may consider providing Soldier(s) to supplement the EOC staff during their rotation.
- All units should ensure

their current Alpha Roster indicates which Soldiers are at NTC and which Soldiers are part of their rear detachment.

For additional information, please contact Carrie Mead, Fort Stewart station manager, or Heather Conkle, command relations team leader, at 767-2197.

MLK celebration slated

An afternoon celebration in memory of the late Dr. Martin Luther King, Jr. will be held Jan. 22, from 1:30 p.m. to 3 p.m. at Woodruff Theater. The theme for this year is: "Remember! Celebrate! Act! A day on, not a day off".

Honorable Leah Ward Sears, Justice for the Supreme Court of Georgia, is the scheduled guest speaker. Justice Sears is the youngest person and the first black woman to serve as a superior court judge in Georgia. This event is free and the public is invited to attend.

DUI-free unit awards

The Army Substance Abuse Program is now accepting nominations for the April 2004 DUI Free Awards Program.

Request all units eligible to self nominate for their DUI Free Award by close of business Feb. 23.

ASAP will not be able to accept any nominations after COB Feb. 23 (no exceptions). Any nominations received after Feb. 23 will be awarded next quarter in July.

To nominate your unit, ASAP will need the name of the unit being nominated, the last accountable date a DUI was given to your unit, which award it will be, and the Point of contact and telephone number for the unit.

Please submit all nominations no later than Feb. 23 to ASAP, ATTN: Barry L. Graham, via email to GrahamBL@stewart.army.mil

Hunter

Hunter Golf Club

Hunter Golf club will host a Payday Activity Golf Scramble Jan. 30 at 12 p.m.

The driving range is now open and new hours are 7:30 a.m. to 5:30 p.m. Buckets of 60 balls are \$4 and 30 balls are \$2. For more information call 352-5622.

Notice of availability

The Department of the Army hereby gives notice of availability of an EA for construction of a consolidated Ranger Complex to include Battalion Headquarters, Company Operations Complex, and an Equipment Maintenance Complex.

These facilities are necessary to facilitate mission servicing for the 1st Battalion, 75th Ranger Regiment at Hunter Army Airfield. The EA addresses the potential impacts to the human environment to include wetlands, cultural resources, threatened and endangered species, and the surrounding environment. The EA, resulting in a FONSI, indicates that no significant adverse impacts would result from the proposed action.

A copy of the EA and FONSI is available for public review from Dec. 29 to Jan. 28 at the following public libraries. All public review comments must be received no later than Jan. 28.

State of the Garrison meeting

Hunter will hold its State of the Garrison meeting 2:30 p.m. Wednesday at Hunter Club. The meeting, open to all Department of Defense civilians working at Hunter, will cover what has occurred on the installation over the past year, what is happening now and what significant events will occur on the installation this year.

Community meeting

Hunter will hold a community (town hall) meeting Feb. 3, 7 p.m., at the ACS ballroom. The meeting,

open to all members of the Hunter Army Airfield community, will address the concerns and questions of residents.

Active parenting

Army Community Service will conduct each Wednesday, 9:30 to 11:30 a.m., Jan. 14 to Feb. 18, a session for parents of children ages 5 to 12. In these sessions parents will learn styles of parenting, winning cooperation, responsibility and effective discipline techniques, communication skills and building courage, character and self-esteem in their children. Child care may be provided but participants must sign-up in advance. For more information contact Regina Mims at 352-6816.

Pot of Gold

There will be a Pot of Gold Awards Ceremony Feb. 10, 1 p.m., in the ACS ballroom. The ceremony will recognize family members for their outstanding volunteer service to the Hunter community.

Hunter Tax Center

The Tax Center, located in Building 1279 on Neal Blvd. (behind the Ranger PT field), will have its grand opening Tuesday at 12:30 p.m.

The free service, open to all Soldiers, family members and Department of Defense civilians, will operate at normal business hours as follows:

- Jan.**
Monday through Friday
9 a.m. to 4 p.m.
- Feb. and March**
Monday through Friday
9 a.m. to 7 p.m.
- Saturday (ending March 13)
10 a.m. to 2 p.m.
- April**
Monday through Friday
9 a.m. to 5 p.m.

For more information, call 352-5278.

Winn Army Community Hospital

Flu Shots

Flu shots will be available for all beneficiaries beginning Tuesday in the immunization clinic. The clinic is open 7:30 to 11:30 a.m. and 1:30 to 3:30 p.m. Monday through Friday. For more information regarding the shots, call 370-6878.

New OB-GYN Walk-in Hours

The new walk-in hours for the Department of Obstetrics and Gynecology are 7:30 to 10:30 a.m. Monday thru Wednesday and Friday and 8:30 to 9:30 a.m. Thursday.

Pharmacy Change

Refill prescriptions must be ordered and picked-up at the refill pharmacy, located in the hospital, or the satellite pharmacy, located at the Post Exchange. Refill prescriptions will not be filled at the main pharmacy. For more information, call 370-6040.

Refill Pharmacy

The refill pharmacy is open 7:30 a.m. to 5:30 p.m. Monday through Wednesday and Friday and 8:30 a.m. to 5:30 p.m. Thursday. Refills can be ordered by calling 370-6575 or 1-800-652-9221 or online at www.winn.amedd.army.mil.

Orders placed before 2 p.m. Monday through Thursday will be ready for pick-up the next working day after 7:30 a.m. Orders called in after 2 p.m. Friday will be ready Monday after 10 a.m.

Satellite Pharmacy

The pharmacy is open 9 a.m. to 6 p.m. Monday through Friday. New prescriptions can be dropped off and picked up the next day. Refill prescriptions can be ordered by calling 370-6575 or 1-800-652-9221 or online at www.winn.amedd.army.mil. Orders placed before 2 p.m. Monday through Thursday will be

ready the next working day after 9 a.m. Orders called in after 2 p.m. Friday will be ready Monday after 10 a.m.

"Take Care of Yourself"

The next "Take Care of Yourself" class at Winn will be held 11 a.m. to noon Jan. 28. Tuttle's class will be held 10 to 11 a.m. Jan. 28. The class gives an overview of how to use the "Take Care of Yourself" book. Upon completing the class, you will receive a card that allows you to get over-the-counter medications from Winn or Tuttle.

To register for the class at Winn, call 368-3048. To register for Tuttle's class, call 1-800-652-9221.

Tobacco Cessation Classes

Tobacco Cessation classes at Winn will be held 1:30 to 3:30 p.m. Thursdays from Feb. 19 to March 11 or 6 to 8 p.m. Tuesdays from Feb. 17 to March 9. Tuttle's class will be held 1 to 3 p.m. Wednesdays from Feb. 4 to 25.

To register for Winn's classes, call 370-5071. To register for Tuttle's class, call 1-800-652-9221.

Tuttle Information Desk

Tuttle Army Health Clinic's new Information Desk phone number is 352-6500.

Additional Parking

An additional parking lot on Harmon Ave., adjacent to Winn and next to the sports complex, is open for patient parking.

Winn Seeks Volunteers

Winn is looking for adult volunteers to help out in a wide range of areas from administrative specialists to chaperones to certified or licensed nurses. For more information, call 370-6903.

Important road closure information

Georgia 119 North and Georgia 144 on Fort Stewart will be closed for three days during the Division Fire Control Exercise (Gunnery). The highways will close at 6 a.m. Jan. 20 and remain closed until 6 p.m Jan. 22.

Information on Roads Closed:

Georgia 119 North will be closed from cantonment (Gate 6) to Installation boundary. During these days, individuals traveling from the Pembroke area to Stewart or from Stewart to Pembroke area will be required to use either U.S. 280, I-95, U.S. 17, Ga. 196 and U.S. 84, or via Glennville using U.S. 280, U.S. 25, and Ga. 196.

Georgia 144 East will be closed from installation boundary on the Richmond Hill side near I-95 to 144

West at the intersection of Stewart 1/County Road 63. During these days individuals traveling from the Richmond Hill area to or from Fort Stewart will be required to use U.S. 17, Ga. 196 and U.S. 84. Individuals traveling from Glennville area to or from Stewart will be required to utilize U.S. 25, and Ga. 196.

Wright Army Airfield can still be accessed from Ga. 47, but there will be no access from Ga. 47 to Ga. 144. There will be a detour at Gate 3 leading vehicles back to U.S. 84 in Hinesville. Individuals who need to access from U.S. 84 will be required to utilize either General Screven Ave to Gate 1 or Olmstead Dr to Gate 2.

Military Police will be stationed at all road blocks/detours to direct

traffic.

Gate 6 (Ga. 119) will be utilized only for emergency vehicles during the dates of closure. Any agency requiring access out of Gate 6 to reach their workplace, will be required to have their agency head come to the MP Station at building #280 to obtain the appropriate permits needed for their agency. This permit will be shown to the MPs at Gate 6 and will be allowed to exit/enter the cantonment. There will be NO access to the roads from outside post boundaries, regardless of passes.

Further questions may be directed to the Stewart PMO Operations office during the duty day at 767-1721, or the MP Desk 24hrs at 767-4895.

DON'T BE ALARMED, THIS IS ONLY A TEST!

Fort Stewart and Hunter Army Airfield just recently upgraded the two Early Warning Systems (EWS). The Early Warning System is a loud speaker system designed to enunciate a loud voice message throughout the installation to warn everyone in the event of a natural disaster or terrorist threat. This system is part of the Homeland security procedures needed to protect both Fort Stewart and Hunter Army Airfield.

The final stage of the upgrade is to TEST the system to ensure it meets Federal Emergency Management Agency (FEMA) requirements. The Early Warning System (EWS) is scheduled to be tested on Jan. 28, 29, and 30, between 11a.m. and 5 p.m. on all three dates.

Mission first: Soldiers may have to work late

Inspector General Office
Special to *The Frontline*

We've been getting a lot of questions about the subject of duty hours and what commanders can and can't do. Sometimes a commander or noncommissioned officer doesn't understand the commanding general's guidance on the issue.

Sometimes Soldiers don't understand the commanding general's guidance on the issue. This article will dispel some of the myths and provide you relevant information on Duty Hours.

Q: We just got out of the field today. My platoon sergeant told my squad that we have to work until 10 p.m. tonight to get the vehicles recovered and put back on line. Fort Stewart Regulation 350-1 says that the standard duty day ends at 5 p.m. Can the platoon sergeant make us work that late?

A: Yes, she can ... with permission from her chain of command.

The commanding general has given battalion and brigade Commanders (notice I said "battalion and brigade commanders," NOT company commanders or platoon sergeants ...) wide latitude to get the mission accomplished and also to take care of Soldiers. He expects commanders to also ensure that Soldiers are given appropriate time off. Also notice that I didn't say "compensatory time," which implies an "hour for each hour" compensation for time spent on the job after normal duty hours. Division training holidays and other time off given by local commanders are the means by which we can take care of Soldiers and get the job done. What's also extremely important for commanders is to let Soldiers know in advance they will have to work past the standard duty day. Give our Soldiers as much predictability as you can.

Q: It's 3:30 p.m. and my spouse isn't home for Marne Time. Why

not?

A: First off, Soldiers get released for Marne Time at 3:30 p.m., so your spouse is going to have to travel from the workplace to the house, which is going to take some time. Secondly, your spouse may have to work past 3:30 p.m. on Thursday in order to get the mission accomplished. However, the chain of command needs to tell the spouse in advance that he will work past Marne Time ... and I don't mean at 3:20.

Q: My husband's unit got locked down in the motor pool because someone in the unit lost a sensitive item. He told me that they would be there all night unless someone found the item or put it in the amnesty box. Can the chain of command do that?

A: Yes, they can ... with permission from the chain of command. According to the CG's Policy Letter 09-09 "Recovery of Lost/Stolen AA&E and Sensitive Items," commanders are responsi-

ble for doing all they possibly can to recover a lost or stolen item. These items are very sensitive and simply can't be allowed to get into the wrong hands. So, your husband's chain of command can require the unit to remain together to continue the search for the item. The CG is the ultimate authority on whether a unit can be "locked down" and the chain of command must brief him on the actions they have taken to date and any recommendations they may have. The chain of command must brief all personnel on what's happening in the unit and take into account the needs of certain Soldiers (for example, single parents who have children in day care) when making the decision to restrict Soldiers to the unit area.

The bottom line on any activity which requires commanders to work Soldiers past the standard duty day is that they must obtain permission from their battalion and brigade commanders first.

10 Things You Can Do to Help the Environment



1. Use water-based paints.
2. Recycle your house- hold trash.
3. Compost yardwaste.
4. Plant trees.
5. Conserve energy.
6. Buy non-aerosol products.
7. Carpool.
8. Keep your car engine tuned.
9. Recycle used motor oil.
10. Choose less packaging.

CENTCOM News

Three weapons caches discovered, destroyed by Task Force "All American"

RAMADI, Iraq — Task Force "All American" troops discovered a substantial weapons cache northwest of Hit Sunday.

This cache consisted of 900 122mm high-explosive rounds, five 155mm rounds, five 152mm rounds, 416 100mm high-explosive anti-tank rounds, two 122mm rockets, one 90mm recoilless rifle round, 70 rocket-propelled grenades, 600 14.5mm rounds, 6 cases of 23mm ammunition, 800 TNT charges, 400 meters of electrical wire, passports, photo albums and various manuals written in both Arabic and Russian.

Elements of the 3rd Squadron, 3rd Armored Cavalry Regiment destroyed all munitions in place. The cache is the largest found in the Al Anbar province.

At 10:15 a.m. Monday, elements of 3rd Squadron were conducting an area reconnaissance near Hit when they discovered an additional cache.

Among old fighting positions, they discovered 314 rocket-propelled grenades and 93 RPG rocket boosters. The material appeared to have been recently buried and was in good condition.

The patrol also found 40 155mm rounds, 20 57mm high-explosive rounds and 1200 14.5mm rounds near-by. The patrol removed the rounds for destruction.

Monday at 10:30 a.m., Task Force "All American" Soldiers discovered two additional weapons caches in Ar Ramadi. These caches consisted of 98 122mm artillery rounds, which were also removed for destruc-tion.

The removal of these munitions by Task Force "All American" will aid in the efforts to secure and stabilize the Al Anbar province and Iraq as a whole.

Iraqi citizens turn in weapons caches

MOSUL, Iraq — Concerned citizens turned in large caches of weapons Jan. 7 to Soldiers from the 101st Airborne Division (Air Assault) in northwest Iraq.

Two high level Ba'ath Party officials, one from the town of Tal Afar and one from Zumar, turned in weapons to Soldiers from the 3rd Brigade Combat Team.

The collections included 69 AK-47s, 98 magazines, 98 82 mm mortar rounds and a sandbag full of mortar fuses.

Members of the Coalition for Iraqi National Unity, a concerned group of locals, turned in one 57 mm high explosive round, 15 hand grenades, 200 7.62 rounds, two heavy machine guns, 50 rocket-propelled grenade rounds and 24 60-millimeter mortar rounds to the 3rd BCT.

A local citizen also turned in two surface-to-air mis-siles to the Division Main headquarters in Mosul.

The continuing cooperation from the local former Ba'ath party members signifies a willingness to assist the Coalition in rebuilding and reconstruction efforts in northern Iraq.

The 101st continues security efforts to maintain a safe and secure environment and further ongoing reconstruction efforts in northern Iraq.

Iraqi citizen thwarts car bomb attack in Ba'Qubah

BA'QUBAH, Iraq — A terrorist attack against inno-cent Iraqis was thwarted at the Tahrir Husseinia mosque in Ba'qubah when an observant mosque official decided to investigate a suspicious vehicle parked near the building at approximately 2 p.m. Friday.

The official asked people in the area and those at prayer if they knew who owned the unfamiliar automo-bile. He went to the extent of asking for information about the car over the mosque's loudspeaker. When no one claimed the vehicle he contacted the Iraqi Police.

The police responded and discovered that the vehicle was in fact a potentially deadly car bomb packed with 250 pounds of plastic explosives and three 130-mil-limeter artillery rounds with a remote control detonator wired to the car's antenna.

The Iraqi Police immediately requested assistance from 4th Infantry Division, 588th Engineer Battalion's explosive ordnance disposal team and quickly evacu-ated people from the mosque and the surrounding area.

With the assistance of the Iraqi Police bomb squad, the 588th EOD team successfully disarmed the device. The vehicle was moved to a secure location for further inspection and investigation.

Former Ba'ath party members denounce affiliation, turn in weapons

MOSUL, Iraq — High-ranking members of the Ba'ath Party renounced party affiliation today at a meeting in Tallafar in northwestern Iraq while fellow Iraqis and leaders from the 101st Airborne Division (Air Assault) witnessed.

In addition to renouncing their Ba'ath Party affilia-tion, the officials turned in weapons to Col. Michael Linnington, commander, 187th Infantry Regiment, and Lt. Col. Christopher Pease, commander, 1st Battalion, 187th Infantry Regiment, who handed the weapons over to local police.

More then 120 AK-47s and three machine guns were handed in. That brings the total number of weapons collected by 3rd Brigade Combat Team to 719 AK-47s, four RPGs, 30 RPG rounds, 15 hand grenades, two mortars and more than a thousand rounds of ammuni-tion.

All of the weapons collected will be given over to Iraqi Police and the Iraqi military for use in maintain-ing security, said the Tallafar chief of police.

"These weapons will be used for the future security force of this country," Linnington said. "The goal is Iraq for Iraqis."

The 101st continues to work with the citizens and leaders of Iraq to make it a safe, prosperous, and demo-cratic nation.